



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name [FLAGSTAR BANCORP, INC.](#)

City/State [TROY, MI](#)

Bank Holding Company Information

Federal Reserve District: [7](#)

Consolidated Assets (\$000): [31,037,752](#)

Peer Group Number: [1](#) Number in Peer Group: [128](#)

Number of Bank Subsidiaries: _____

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

FLAGSTAR BANCORP, INC.
5151 CORPORATE DRIVE

TROY, MI 48098

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Summary Ratios

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016													
Average assets (\$000)	26,864,532			20,682,274			18,046,838			15,846,142																
Net income (\$000)	537,973			217,586			187,320			67,379																
Number of BHCs in peer group	128			125			118			108																
Earnings and Profitability:																										
Percent of Average Assets																										
Net interest income (tax equivalent)	2.55	2.77	30	2.76	3.01	30	2.81	3.08	26	2.48	2.92	23														
+ Non-interest income	4.94	1.21	97	2.87	1.32	88	2.32	1.31	86	2.85	1.35	91														
- Overhead expense	4.38	2.57	91	4.29	2.69	92	3.89	2.71	88	3.98	2.72	90														
- Provision for credit losses	0.49	0.51	52	0.09	0.15	36	-0.04	0.14	3	0.04	0.16	18														
+ Securities gains (losses)	0	0.02	16	0.03	0.01	88	0.01	0	84	0.02	0.01	84														
+ Other tax equivalent adjustments	0	0	48	0	0	42	0	0	45	0	0	47														
= Pretax net operating income (tax equivalent)	2.62	1.04	98	1.29	1.56	24	1.29	1.57	25	1.34	1.43	38														
Net operating income	2	0.81	97	1.05	1.19	30	1.04	1.24	25	0.43	0.89	12														
Net income	2	0.82	97	1.05	1.19	30	1.04	1.24	25	0.43	0.90	12														
Net income (Subchapter S adjusted)		1.18			1.17			1.42			0.99															
Percent of Average Earning Assets																										
Interest income (tax equivalent)	3.38	3.55	33	4.35	4.41	48	4.28	4.24	53	3.80	3.80	50														
Interest expense	0.55	0.52	63	1.27	1.08	72	1.15	0.86	74	0.98	0.60	85														
Net interest income (tax equivalent)	2.83	3.01	34	3.07	3.33	32	3.12	3.38	29	2.82	3.19	24														
Losses, Allowance, and Past Due + Nonaccrual																										
Net loan and lease losses / Average loans and leases	0.04	0.27	13	0.25	0.21	69	0.03	0.22	15	0.07	0.24	29														
Earnings coverage of net loan and lease losses (X)	90.22	22.91	89	7.26	24.40	29	62.02	21.75	89	27.82	19.67	75														
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.35	1.58	37	0.83	0.83	50	1.35	0.90	86	1.75	0.98	90														
Allowance for loan and lease losses / Total loans and leases	0.98	1.55	15	0.59	0.81	30	0.96	0.89	61	1.14	0.96	69														
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.82	0.71	91	2.74	0.57	97	1.94	0.61	94	1.69	0.72	93														
30–89 days past due loans and leases / Total loans and leases	0.47	0.39	68	1.17	0.43	90	0.85	0.44	88	0.61	0.47	74														
Liquidity and Funding																										
Net noncore funding dependence	32.47	3.20	93	29.63	14.45	86	29.20	16.62	80	43.43	17.03	91														
Net short-term noncore funding dependence	16.07	-4.76	93	22.67	3.38	93	26.54	4.66	96	33.17	4.83	96														
Net loans and leases / Total assets	82.44	61.58	97	77.44	63.77	84	71.34	63.98	65	71.93	62.73	68														
Capitalization																										
Tier 1 leverage ratio	7.71	9.13	10	7.57	9.76	6	8.29	9.71	10	8.51	9.53	22														
Holding company equity capital / Total assets	7.09	11.16	6	7.68	12.43	3	8.47	12.22	5	8.27	11.94	5														
Total equity capital (including minority interest) / Total assets	7.09	11.29	3	7.69	12.57	2	8.47	12.27	5	8.27	12.01	4														
Common equity tier 1 capital / Total risk-weighted assets	9.15	12.38	3	9.32	12.17	5	10.54	12.12	27	11.50	12.19	44														
Net loans and leases / Equity capital (X)	11.63	5.58	96	10.08	5.21	98	8.42	5.29	95	8.70	5.27	95														
Cash dividends / Net income	2.09	42.30	10	4.15	33.12	11	0	27.31	5	0	31.29	5														
Cash dividends / Net income (Subchapter S adjusted)		-0.65			-12.02			17.36			47.52															
Growth Rates																										
Assets	33.41	16.68	88	25.54	9.26	86	9.58	7	70	20.34	8.28	84														
Equity capital	23.07	6.99	89	13.86	10.49	77	12.25	7.89	76	4.73	10.18	41														
Net loans and leases	42.04	9.07	93	36.27	9.10	91	8.68	7.89	69	28.52	9.38	88														
Noncore funding	47.12	-12.18	95	32.09	6.59	84	-26.20	10.67	4	64.32	5.59	89														
Parent Company Ratios																										
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36														
Long-term debt / Equity capital	17.90	13.56	73	13.89	13.04	68	15.75	13.37	71	17.61	12.69	74														
Equity investment in subsidiaries / Equity capital	115.90	102.81	93	113.61	103.22	90	116.97	103.10	93	119.80	102.10	92														
Cash from ops + noncash items + op expense / Op expense + dividends	214.62	147.24	78	342.12	190.27	87	17.87	174.91	3	16.56	148.20	7														

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	734,094	701,987	587,179	438,123		4.57	153.39
Income from lease financing receivables.....	1,295	1,561	1,721	1,437		-17.04	345.02
Fully taxable income on loans and leases.....	733,318	700,742	585,617	437,099		4.65	152.87
Tax-exempt income on loans and leases.....	2,071	2,806	3,283	2,461		-26.19	
Estimated tax benefit on income on loans and leases.....	133	280	650	1,116		-52.28	
Income on loans and leases (tax equivalent).....	735,522	703,828	589,550	440,676		4.50	153.63
Investment interest income (tax equivalent).....	70,085	77,409	85,519	79,780		-9.46	19.45
Interest on balances due from depository institutions.....	1,259	4,018	2,260	880		-68.67	264.93
Interest income on other earning assets.....	12,492	20,670	16,556	9,570		-39.56	71.52
Total interest income (tax equivalent).....	819,358	805,925	693,885	530,906		1.67	129.97
Interest on time deposits of \$250K or more	12,540	20,590	14,133	6,486		-39.10	
Interest on time deposits < \$250K.....	40,482	56,678	33,416	10,498		-28.58	
Interest on foreign office deposits	0	0	0	0			
Interest on other deposits	27,819	65,002	47,623	35,061		-57.20	-19.98
Interest on other borrowings and trading liabilities.....	36,125	77,366	75,434	68,864		-53.31	39.68
Interest on subordinated debt and mandatory convertible securities	17,299	16,353	16,353	16,372		5.78	
Total interest expense.....	134,265	235,989	186,959	137,281		-43.11	97.25
Net interest income (tax equivalent).....	685,093	569,936	506,926	393,625		20.21	137.69
Non-interest income.....	1,326,178	593,920	418,731	451,258		123.29	199.93
Adjusted operating income (tax equivalent)	2,011,271	1,163,856	925,657	844,883		72.81	175.37
Overhead expense.....	1,175,373	886,557	701,735	630,447		32.58	129.33
Provision for credit losses.....	131,751	17,601	-7,953	5,791			
Securities gains (losses)	0	6,622	1,063	3,455		-100.00	-100.00
Other tax equivalent adjustments	0	0	0	0			
Pretax net operating income (tax equivalent).....	704,147	266,320	232,938	212,100		164.40	193.92
Applicable income taxes	165,752	48,135	44,968	143,605		244.35	103.05
Tax equivalent adjustments	422	599	650	1,116		-29.55	
Applicable income taxes (tax equivalent).....	166,174	48,734	45,618	144,721		240.98	103.57
Minority interest	0	0	0	0			
Net income before discontinued operations, net of minority interest	537,973	217,586	187,320	67,379		147.25	240.61
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	537,973	217,586	187,320	67,379		147.25	240.61
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	537,973	217,586	187,320	67,379		147.25	240.61
Investment securities income (tax equivalent).....	70,085	77,409	85,519	79,780		-9.46	19.45
US Treasury and agency securities (excluding mortgage-backed securities)	0	0	0	0			-100.00
Mortgage-backed securities	65,315	73,883	82,683	77,549		-11.60	11.54
All other securities	4,770	3,526	2,836	2,231		35.25	4717.79
Cash dividends declared.....	11,238	9,035	0	0		24.38	
Common	11,238	9,035	0	0		24.38	
Preferred	0	0	0	0			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	3.05	3.27	28	3.90	4	40	3.84	3.87	52	3.35	3.47	42			
Less: Interest expense	0.50	0.48	62	1.14	0.98	69	1.04	0.79	73	0.87	0.55	82			
Equals: Net interest income (tax equivalent)	2.55	2.77	30	2.76	3.01	30	2.81	3.08	26	2.48	2.92	23			
Plus: Non-interest income	4.94	1.21	97	2.87	1.32	88	2.32	1.31	86	2.85	1.35	91			
Equals: adjusted operating income (tax equivalent)	7.49	4.04	96	5.63	4.41	91	5.13	4.46	84	5.33	4.33	89			
Less: Overhead expense	4.38	2.57	91	4.29	2.69	92	3.89	2.71	88	3.98	2.72	90			
Less: Provision for credit losses.....	0.49	0.51	52	0.09	0.15	36	-0.04	0.14	3	0.04	0.16	18			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	46	0	0	49	0	0	51	0	0	47			
Plus: Realized gains (losses) on available-for-sale securities	0	0.02	17	0.03	0.01	88	0.01	0	84	0.02	0.01	85			
Plus: other tax equivalent adjustments	0	0	48	0	0	42	0	0	45	0	0	47			
Equals: Pretax net operating income (tax equivalent)	2.62	1.04	98	1.29	1.56	24	1.29	1.57	25	1.34	1.43	38			
Less: Applicable income taxes (tax equivalent).....	0.62	0.23	97	0.24	0.36	16	0.25	0.33	21	0.91	0.55	88			
Less: Minority interest.....	0	0	42	0	0	36	0	0	36	0	0	34			
Equals: Net operating income	2	0.81	97	1.05	1.19	30	1.04	1.24	25	0.43	0.89	12			
Plus: Net extraordinary items.....	0	0	50	0	0	50	0	0	51	0	0	48			
Equals: Net income	2	0.82	97	1.05	1.19	30	1.04	1.24	25	0.43	0.90	12			
Memo: Net income (last four quarters)	2	0.82	97	1.05	1.19	29	1.04	1.24	24	0.43	0.91	12			
Net income-BHC and noncontrolling (minority) interest	2	0.83	97	1.05	1.20	30	1.04	1.25	25	0.43	0.91	11			
Margin Analysis															
Average earning assets / Average assets	90.27	92.32	23	89.62	91.05	32	89.89	91.48	29	88.23	91.61	19			
Average interest-bearing funds / Average assets.....	62.48	64.06	44	66.81	65.57	57	74.34	65.56	80	75.44	65.75	79			
Interest income (tax equivalent) / Average earning assets	3.38	3.55	33	4.35	4.41	48	4.28	4.24	53	3.80	3.80	50			
Interest expense / Average earning assets	0.55	0.52	63	1.27	1.08	72	1.15	0.86	74	0.98	0.60	85			
Net interest income (tax equivalent) / Average earning assets	2.83	3.01	34	3.07	3.33	32	3.12	3.38	29	2.82	3.19	24			
Yield or Cost															
Total loans and leases (tax equivalent).....	3.50	4.27	10	4.58	5.09	19	4.57	4.95	25	4.10	4.52	24			
Interest-bearing bank balances	0.77	0.27	96	3.08	2.04	89	1.64	1.64	47	0.89	1.05	28			
Federal funds sold and reverse repos		0.68			2.44			2.17		1.70	1.41	79			
Trading assets	0	0.60	23	0	0.99	21	0	1.11	19	0	1.11	17			
Total earning assets	3.38	3.51	36	4.34	4.36	51	4.27	4.20	54	3.79	3.73	54			
Investment securities (tax equivalent)	2.58	2.25	77	2.63	2.76	41	2.70	2.68	51	2.57	2.47	62			
US Treasury and agency securities (excluding mortgage-backed securities)		1.75			2.32			2.05			1.62				
Mortgage-backed securities	2.59	2.05	92	2.98	2.61	87	3.08	2.50	93	2.94	2.23	94			
All other securities	4.67	3.24	86	3.72	4.06	47	3.81	4.20	56	3.30	3.66	43			
Interest-bearing deposits	0.50	0.53	52	1.02	1.10	45	0.90	0.81	63	0.61	0.49	70			
Time deposits of \$250K or more	1.69	1.42	77	2.37	1.96	85	1.81	1.44	79						
Time deposits < \$250K	1.75	1.36	85	2.23	1.82	74	1.71	1.29	75						
Other domestic deposits	0.38	0.36	60	1.03	0.93	60	0.89	0.67	77						
Foreign deposits		0.42			1.19			0.97			0.51				
Federal funds purchased and repos	0.35	0.62	30	1.93	1.86	52	2.26	1.51	79	1.02	0.94	60			
Other borrowed funds and trading liabilities	0.60	1.50	11	2.09	2.38	30	1.35	2.28	8	1.31	1.77	26			
All interest-bearing funds	0.80	0.74	60	1.71	1.49	69	1.39	1.19	68	1.15	0.82	81			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	1,326,178	593,920	418,731	451,258	
Fiduciary activities income	0	0	3,467	1,896	
Service charges on deposit accounts - domestic	18,314	24,000	14,519	13,397	
Trading revenue.....	65,207	76,133	-5,052	-8,147	
Investment banking fees and commissions.....	8,205	6,060	5,810	0	
Insurance activities revenue.....	103	199	211	5,190	
Venture capital revenue.....	0	0	0	0	
Net servicing fees	57,774	-32,259	74,411	60,450	
Net securitization income	0	0	0	-7	
Net gains (losses) on sales of loans, OREO, other assets.....	-619,148	-159,751	198,819	-30,251	
Other non-interest income.....	1,795,723	679,538	126,546	408,730	
Total overhead expenses	1,175,373	886,557	701,735	630,447	
Personnel expense.....	664,245	467,801	395,318	367,780	
Net occupancy expense.....	152,040	72,289	57,166	50,193	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets).....	12,714	14,736	4,506	0	
Other operating expenses.....	346,374	331,731	244,745	212,474	
Fee income on mutual funds and annuities.....	7,524	4,635	5,130	0	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	5,214	4,453	3,938	3,525	
Average personnel expense per employee.....	127.40	105.05	100.39	104.33	
Average assets per employee.....	5,152.38	4,644.57	4,582.74	4,495.36	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0.57	2.02	34	0.78	2.72	32	1.23	3.08	35	0	2.85	9			
Overhead expenses / Net Interest Income + non-interest income	58.45	62.28	36	76.21	61.29	87	75.86	60.88	92	74.72	63.61	84			
Percent of Average Assets															
Total overhead expense	4.38	2.57	91	4.29	2.69	92	3.89	2.71	88	3.98	2.72	90			
Personnel expense.....	2.47	1.30	97	2.26	1.41	95	2.19	1.44	94	2.32	1.42	96			
Net occupancy expense.....	0.57	0.26	97	0.35	0.28	75	0.32	0.28	63	0.32	0.29	60			
Other operating expenses.....	1.34	0.94	82	1.68	0.97	84	1.38	0.97	85	1.34	1	84			
Overhead less non-interest income	-0.56	1.25	3	1.41	1.32	51	1.57	1.38	59	1.13	1.34	29			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	58.44	61.82	39	76.17	60.64	89	75.81	60.37	92	74.62	62.73	86			
Personnel expense.....	33.03	32.36	48	40.19	32.39	88	42.71	32.51	93	43.53	32.93	91			
Net occupancy expense.....	7.56	6.58	67	6.21	6.52	43	6.18	6.48	39	5.94	6.70	35			
Other operating expenses.....	17.85	22.28	34	29.77	21.20	87	26.93	20.90	86	25.15	22.41	74			
Total non-interest income	65.94	28.83	92	51.03	29.23	86	45.24	28.50	84	53.41	31.08	87			
Fiduciary activities income	0	2.09	12	0	1.97	14	0.37	2.14	36	0.22	2.38	31			
Service charges on domestic deposit accounts	0.91	3.27	15	2.06	3.88	29	1.57	4.15	23	1.59	4.28	24			
Trading revenue.....	3.24	1.28	83	6.54	1.18	90	-0.55	0.85	5	-0.96	0.90	4			
Investment banking fees and commissions.....	0.41	2.46	27	0.52	3.54	25	0.63	3.42	27	0	3.62	5			
Insurance activities revenue.....	0.01	0.41	29	0.02	0.47	34	0.02	0.47	38	0.61	0.55	73			
Venture capital revenue.....	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44			
Net servicing fees	2.87	0.01	96	-2.77	0.28	1	8.04	0.65	99	7.15	0.60	98			
Net securitization income	0	0	45	0	0.01	44	0	0.01	44	0	0.01	2			
Net gain (loss) - sales of loans, OREO, and other assets	-30.78	3.92	0	-13.73	1.86	0	21.48	1.61	98	-3.58	1.67	0			
Other non-interest income.....	89.28	9.65	99	58.39	10.04	99	13.67	9.86	75	48.38	10.77	97			
Overhead less non-interest income	-7.50	31.93	5	25.14	31.06	28	30.57	31.46	40	21.21	31.19	17			
Applicable income taxes / Pretax net operating income (tax equivalent).....	23.54	18.63	83	18.07	20.56	27	19.30	19.04	44	67.71	32.99	93			
Applicable income tax + TE / Pretax net operating income + TE	23.60	21.18	70	18.30	23.23	12	19.58	21.56	26	68.23	37.95	91			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	1-Year	5-Year
Real estate loans	15,754,908	13,016,997	10,143,585	9,943,984			21.03	110.13
Commercial and industrial loans	937,167	1,095,105	945,791	701,043			-14.42	146.17
Loans to individuals	1,004,181	726,757	310,195	22,956			38.17	3354.12
Loans to depository institutions and acceptances of other banks	29,250	29,250	29,250	29,250			0.00	95.00
Agricultural loans	134	145	0	0			-7.59	
Other loans and leases	8,115,648	3,254,520	1,920,011	1,607,566			149.37	444.46
Less: Unearned income	0	0	0	0				
Loans and leases, net of unearned income	25,841,288	18,122,774	13,348,832	12,304,799			42.59	174.53
Less: Allowance for loan and lease losses	252,491	107,000	128,430	140,000			135.97	35.02
Net loans and leases	25,588,797	18,015,774	13,220,402	12,164,799			42.04	177.35
Debt securities that reprice or mature in over 1 year	2,314,037	2,616,622	2,820,488	2,788,963			-11.56	-9.65
Mutual funds and equity securities	0	0	0	0				
Subtotal	27,902,834	20,632,396	16,040,890	14,953,762			35.24	136.72
Interest-bearing bank balances	373,342	206,977	149,260	82,878			80.38	118.73
Federal funds sold and reverse repos	0	0	0	0				
Debt securities that reprice or mature within 1 year	5,309	95,785	24,311	3,060			-94.46	
Trading assets	15,859	28,723	19,456	8,940			-44.79	-7.12
Total earning assets	28,297,344	20,963,881	16,233,917	15,048,640			34.98	136.30
Non-interest-bearing cash and due from depository institutions	251,474	220,483	259,831	120,948			14.06	568.78
Premises, fixed assets, and leases	264,836	271,287	245,071	208,824			-2.38	44.46
Other real estate owned	8,242	9,840	7,173	8,236			-16.24	-52.60
Investment in unconsolidated subsidiaries	75,939	55,254	36,622	7,435			37.44	921.37
Intangible and other assets	2,139,917	1,744,265	1,748,828	1,517,836			22.68	43.24
Total assets	31,037,752	23,265,010	18,531,442	16,911,919			33.41	126.31
Quarterly average assets	29,625,121	23,030,007	18,509,398	17,169,018			28.64	131.36
Average loans and leases (YTD)	20,990,342	15,375,384	12,913,513	10,749,340			36.52	168.10
Memoranda								
Loans held-for-sale	7,097,809	5,258,283	3,868,736	4,321,243			34.98	175.48
Loans not held-for-sale	18,743,479	12,864,491	9,480,096	7,983,556			45.70	174.16
Real estate loans secured by 1–4 family	12,603,394	10,109,820	7,959,291	8,009,042			24.66	88.66
Commercial real estate loans	3,151,514	2,907,177	2,184,294	1,934,942			8.40	285.56
Construction and land development	1,540,667	1,430,313	939,421	868,831			7.72	650.66
Multifamily	162,853	140,510	139,605	134,707			15.90	267.69
Nonfarm nonresidential	1,447,994	1,336,354	1,105,268	931,404			8.35	154.99
Real estate loans secured by farmland	0	0	0	0				
Total investment securities	2,319,346	2,712,407	2,844,799	2,792,023			-14.49	-9.45
U.S. Treasury securities	0	0	0	0				
US agency securities (excluding mortgage-backed securities)	0	0	0	0				
Municipal securities	27,100	30,804	31,966	34,934			-12.02	88.86
Mortgage-backed securities	2,214,603	2,604,666	2,771,822	2,719,531			-14.98	-13.05
Asset-backed securities	0	0	0	0				
Other debt securities	77,643	76,937	41,011	37,558			0.92	
Mutual funds and equity securities	0	0	0	0				
Available-for-sale securities	1,942,475	2,114,570	2,141,349	1,852,816			-8.14	50.15
U.S. Treasury securities	0	0	0	0				
US agency securities (excluding mortgage-backed securities)	0	0	0	0				
Municipal securities	27,100	30,804	31,966	34,934			-12.02	88.86
Mortgage-backed securities	1,837,732	2,006,829	2,068,372	1,780,324			-8.43	43.65
Asset-backed securities	0	0	0	0				
Other debt securities	77,643	76,937	41,011	37,558			0.92	
Mutual funds and equity securities	0	0	0	0				
Held-to-maturity securities appreciation (depreciation)	15,968	1,272	-22,706	-14,555			1155.35	
Available-for-sale securities appreciation (depreciation)	74,311	1,365	-63,562	-33,717			5344.03	
Structured notes, fair value	0	0	0	0				
Pledged securities	202,333	874,183	1,911,482	1,969,213			-76.85	1310.08

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	9,908,613	5,797,221	3,259,475	2,138,542		70.92	482.66
NOW, ATS and transaction accounts	1,257,658	285,876	247,621	40,107		339.93	3180.70
Time deposits less brokered deposits) < \$250K.....	379,442	1,834,722	1,874,624	1,020,392		-79.32	
MMDA and other savings accounts	6,717,035	6,281,440	5,865,556	4,931,789		6.93	31.72
Other non-interest-bearing deposits.....	0	0	0	0			
Core deposits	18,262,748	14,199,259	11,247,276	8,130,830		28.62	155.29
Time deposits of \$250K or more	682,354	874,692	817,332	658,185		-21.99	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos.....	485,004	470,042	0	0		3.18	
Secured federal funds purchased	485,004	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	3,415,000	3,697,790	3,294,111	4,385,000		-7.65	49.06
Other borrowings w/remaining maturity over 1 year	3,074,124	740,682	161,554	1,305,327		315.04	144.17
Brokered deposits < \$250K	1,785,783	634,942	585,882	234,892		181.25	
Noncore funding	9,442,265	6,418,148	4,858,879	6,583,404		47.12	111.84
Trading liabilities	99,744	42,219	798	259		136.25	18755.20
Subordinated notes and debentures + trust preferred securities.....	641,292	495,831	494,790	493,750		29.34	159.18
Other liabilities	391,118	321,542	359,466	304,846		21.64	19.24
Total liabilities.....	28,837,167	21,476,999	16,961,209	15,513,089		34.27	136.63
Equity Capital							
Perpetual preferred stock (including surplus).....	0	108	109	110		-100.00	-100.00
Common stock.....	527	566	577	573		-6.89	-6.73
Common surplus.....	1,345,832	1,483,054	1,522,000	1,512,232		-9.25	-9.45
Retained earnings.....	806,684	302,774	94,247	-93,072		166.43	
Accumulated other comprehensive income	47,330	1,374	-46,552	-21,013		3344.69	2566.48
Other equity capital components	0	0	-148	0			
Total holding company equity capital.....	2,200,373	1,787,876	1,570,233	1,398,830		23.07	44.00
Noncontrolling (minority) interest in subsidiaries	212	135	0	0		57.04	
Total equity capital, including minority interest	2,200,585	1,788,011	1,570,233	1,398,830		23.07	44.01
Total liabilities and capital	31,037,752	23,265,010	18,531,442	16,911,919		33.41	126.31
Memoranda							
Non-interest-bearing deposits.....	9,908,613	5,797,221	3,260,131	2,138,542		70.92	482.66
Interest-bearing deposits.....	10,822,272	9,911,672	9,390,359	6,885,365		9.19	70.16
Total deposits	20,730,885	15,708,893	12,650,490	9,023,907		31.97	157.18
Long-term debt that reprices within 1 year	247,435	278,996	0	1,130,000		-11.31	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,787,876	1,570,233	1,398,830	1,335,598			
Accounting restatements.....	-22,795	0	0	0			
Net income.....	537,973	217,586	187,320	67,379			
Net sale of new perpetual preferred stock.....	0	0	-1	110			
Net sale of new common stock.....	12,601	11,331	9,627	9,538			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	150,000	50,166	148	0			
Changes incident to business combinations.....	0	0	0	0			
Less: Dividends declared	11,238	9,035	0	0			
Change in other comprehensive income	45,956	47,927	-25,539	-13,795			
Changes in debit to ESOP liability.....	0	0	0	0			
Other adjustments to equity capital.....	0	0	144	0			
Holding company equity capital, ending balance	2,200,373	1,787,876	1,570,233	1,398,830			

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Real estate loans	50.76	36.22	80	55.95	37.78	82	54.74	37.19	80	58.80	35.54	90			
Commercial and industrial loans	3.02	13.52	9	4.71	12.02	15	5.10	12.85	15	4.15	12.62	14			
Loans to individuals	3.24	3.40	62	3.12	4.20	55	1.67	4.31	45	0.14	4.47	13			
Loans to depository institutions and acceptances of other banks	0.09	0.03	86	0.13	0.04	84	0.16	0.05	88	0.17	0.06	84			
Agricultural loans.....	0	0.19	24	0	0.24	25	0	0.30	12	0	0.21	13			
Other loans and leases.....	26.15	4.63	98	13.99	5.01	93	10.36	5	86	9.51	5.10	84			
Net loans and leases.....	82.44	61.58	97	77.44	63.77	84	71.34	63.98	65	71.93	62.73	68			
Debt securities over 1 year.....	7.46	15.55	14	11.25	14.60	30	15.22	14.63	56	16.49	14.83	59			
Mutual funds and equity securities	0	0.05	13	0	0.06	13	0	0.06	12	0	0.06	11			
Subtotal	89.90	78.16	95	88.68	79.65	87	86.56	79.97	67	88.42	79.31	84			
Interest-bearing bank balances	1.20	7.51	8	0.89	3.06	23	0.81	3.04	23	0.49	3.46	10			
Federal funds sold and reverse repos.....	0	0.82	26	0	1.57	25	0	1.66	23	0	1.81	21			
Debt securities 1 year or less	0.02	1.68	3	0.41	1.91	25	0.13	1.96	13	0.02	1.86	5			
Trading assets	0.05	1.01	38	0.12	1.19	43	0.10	1.33	49	0.05	1.34	39			
Total earning assets.....	91.17	91.05	53	90.11	89.53	56	87.60	89.74	25	88.98	89.84	35			
Non-interest cash and due from depository institutions.....	0.81	1.07	31	0.95	1.14	34	1.40	1.21	66	0.72	1.22	16			
Other real estate owned.....	0.03	0.02	69	0.04	0.03	70	0.04	0.04	60	0.05	0.05	62			
All other assets.....	8.02	7.82	54	8.94	9.27	47	11	8.98	71	10.30	8.86	70			
Memoranda															
Short-term investments	1.22	11.17	1	1.30	7.63	12	0.94	7.80	5	0.51	8.69	1			
U.S. Treasury securities.....	0	0.84	17	0	1.03	11	0	1.04	14	0	1.02	12			
US agency securities (excluding mortgage-backed securities)	0	0.63	11	0	0.54	13	0	0.69	10	0	0.75	11			
Municipal securities	0.09	1.69	24	0.13	1.34	29	0.17	1.62	29	0.21	1.60	32			
Mortgage-backed securities	7.14	11.75	27	11.20	11.44	50	14.96	11.13	72	16.08	11.06	77			
Asset-backed securities	0	0.32	24	0	0.28	25	0	0.33	25	0	0.30	25			
Other debt securities	0.25	0.42	56	0.33	0.39	65	0.22	0.41	60	0.22	0.38	62			
Loans held-for-sale.....	22.87	0.52	99	22.60	0.39	99	20.88	0.30	99	25.55	0.33	99			
Loans held for investment	60.39	61.72	39	55.30	63.50	23	51.16	63.93	18	47.21	62.63	18			
Real estate loans secured by 1–4 family	40.61	11.91	97	43.46	13.29	98	42.95	13.46	98	47.36	13.44	98			
Revolving	2.63	1.66	68	4.22	2.07	82	3.80	2.27	73	3.69	2.40	72			
Closed-end, secured by first liens	37.54	9.81	96	38.60	10.69	97	38.52	10.57	98	42.98	10.35	98			
Closed-end, secured by junior liens	0.44	0.22	83	0.63	0.28	86	0.63	0.31	84	0.68	0.34	84			
Commercial real estate loans	10.15	22.22	23	12.50	22.23	30	11.79	21.58	30	11.44	19.88	32			
Construction and land development.....	4.96	3.40	71	6.15	3.44	76	5.07	3.51	71	5.14	3.25	77			
Multifamily.....	0.52	3.12	13	0.60	3.01	16	0.75	2.72	24	0.80	2.54	29			
Nonfarm nonresidential	4.67	14.72	20	5.74	14.69	24	5.96	14.44	25	5.51	13.30	25			
Real estate loans secured by farmland.....	0	0.33	8	0	0.36	9	0	0.41	9	0	0.32	11			

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
	60.97	57.15	50	71.83	57.46	69	75.99	56.49	77	80.81	54.84	90			
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	60.97	57.15	50	71.83	57.46	69	75.99	56.49	77	80.81	54.84	90			
Real estate loans secured by 1–4 family.....	48.77	19.43	96	55.79	20.75	97	59.63	21.10	97	65.09	21.45	98			
Revolving	3.16	2.64	58	5.42	3.15	76	5.28	3.50	70	5.08	3.77	66			
Closed-end.....	45.62	16.59	96	50.37	17.39	97	54.35	17.39	97	60.01	17.41	98			
Commercial real estate loans	12.20	34.63	13	16.04	33.52	21	16.36	32.14	25	15.73	29.99	25			
Construction and land development.....	5.96	5.26	60	7.89	5.09	73	7.04	5.20	69	7.06	4.90	72			
1–4 family.....	2.33	0.93	82	3.84	0.94	96	3.57	1.02	93	3.44	0.89	94			
Other.....	3.63	4.19	48	4.05	4.02	57	3.47	4.05	50	3.62	3.90	53			
Multifamily.....	0.63	4.96	7	0.78	4.69	11	1.05	4.10	19	1.09	3.84	21			
Nonfarm nonresidential	5.60	22.93	10	7.37	22.15	14	8.28	21.40	20	7.57	20.03	20			
Owner-occupied.....	1.51	7.68	15	2.46	7.72	19	2.68	8.03	21	2.49	7.58	22			
Other.....	4.10	14.95	11	4.91	14.34	15	5.60	13.38	21	5.08	12.45	22			
Real estate loans secured by farmland.....	0	0.54	8	0	0.55	9	0	0.63	9	0	0.51	11			
Loans to depository institutions and acceptances of other banks.....	0.11	0.06	86	0.16	0.11	84	0.22	0.12	88	0.24	0.17	83			
Commercial and industrial loans	3.63	22.17	5	6.04	19.53	10	7.09	20.32	9	5.70	20.53	9			
Loans to individuals	3.89	6.13	58	4.01	7.13	52	2.32	7.36	40	0.19	7.61	11			
Credit card loans	0	0.65	22	0	0.81	21	0	1.02	20	0	1.12	19			
Agricultural loans.....	0	0.32	23	0	0.37	25	0	0.46	12	0	0.33	13			
Other loans and leases.....	31.41	9.09	93	17.96	9.85	80	14.38	9.66	74	13.06	10.32	68			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	639.18	381.27	92	712.38	391.26	94	620.85	379.80	91	628.64	366.85	94			
Real estate loans secured by 1–4 family.....	511.32	125.03	97	553.28	138.18	98	487.16	137.84	98	506.31	138.55	98			
Revolving	33.09	17.42	77	53.73	21.26	92	43.13	23.33	79	39.50	25.05	73			
Closed-end.....	478.23	106.14	97	499.55	115.20	98	444.03	112.79	98	466.82	111.69	98			
Commercial real estate loans	127.86	234.65	25	159.10	229.44	34	133.69	219.72	34	122.32	204.45	34			
Construction and land development.....	62.50	35.62	79	78.28	34.95	87	57.50	35.36	73	54.93	32.91	73			
1–4 family.....	24.43	6.34	92	38.07	6.61	97	29.17	7.04	96	26.75	6.16	97			
Other.....	38.07	28.16	66	40.20	27.32	70	28.33	27.26	54	28.17	26.01	56			
Multifamily.....	6.61	32.74	15	7.69	31.04	19	8.54	27.85	27	8.52	25.95	27			
Nonfarm nonresidential	58.75	155.06	21	73.13	152.10	28	67.65	147.22	25	58.88	137.03	27			
Owner-occupied.....	15.79	52.37	21	24.41	53.07	29	21.88	54.89	27	19.39	51.62	25			
Other.....	42.96	100.54	25	48.72	97.41	31	45.77	91.80	30	39.49	84.09	29			
Real estate loans secured by farmland.....	0	3.44	8	0	3.60	8	0	4.02	9	0	3.31	10			
Loans to depository institutions and acceptances of other banks.....	1.19	0.28	87	1.60	0.44	85	1.79	0.54	88	1.85	0.68	85			
Commercial and industrial loans	38.02	139.91	9	59.93	122.02	21	57.89	128.82	20	44.32	126.55	15			
Loans to individuals	40.74	37.47	64	39.77	43.51	60	18.99	42.67	46	1.45	44.83	13			
Credit card loans	0	3.30	22	0	4.34	21	0	5.31	20	0	5.73	19			
Agricultural loans.....	0.01	1.88	23	0.01	2.18	25	0	2.72	12	0	1.88	13			
Other loans and leases.....	329.25	49.54	98	178.11	52.44	95	117.52	51.79	89	101.63	52.78	86			
Supplemental															
Non-owner occupied CRE loans / Gross loans	11.01	27.32	13	14.30	26.45	23	13.73	24.79	23	13.25	23.09	24			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	115.41	183.76	29	141.82	178.57	38	112.16	167.93	37	103.10	156.17	39			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	131.20	240.85	24	166.23	236.10	34	134.04	225.98	33	122.50	210.40	32			

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Short-term investments	1.22	11.17	1	1.30	7.63	12	0.94	7.80	5	0.51	8.69	1			
Liquid assets	9.06	26.22	4	12.96	22.44	21	17.10	22.72	41	17.34	24.04	37			
Investment securities	7.47	17.85	10	11.66	16.99	23	15.35	17.27	43	16.51	17.35	50			
Net loans and leases	82.44	61.58	97	77.44	63.77	84	71.34	63.98	65	71.93	62.73	68			
Net loans, leases and standby letters of credit	82.74	62.48	97	77.79	64.84	85	71.68	65.07	63	72.22	63.89	66			
Core deposits	58.84	70.67	20	61.03	63.09	32	60.69	62.13	35	48.08	61.26	22			
Noncore funding	30.42	14.13	83	27.59	19.36	75	26.22	21.34	68	38.93	22.32	83			
Time deposits of \$250K or more	2.20	2.11	61	3.76	2.94	66	4.41	2.89	78	3.89	2.57	76			
Foreign deposits	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36			
Federal funds purchased and repos	1.56	1.47	68	2.02	1.94	68	0	1.97	7	0	2.23	7			
Secured federal funds purchased	1.56	0	98	0	0	49	0	0	49	0	0	49			
Net federal funds purchased (sold)	1.56	0.54	79	2.02	0.48	83	0	0.54	24	0	0.73	23			
Commercial paper	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44			
Other borrowings w/remaining maturity of 1 year or less	11	1.24	96	15.89	3.01	98	17.78	3.67	98	25.93	3.96	99			
Earning assets that reprice within 1 year	43.37	39.38	56	36.15	39.29	36	36.05	40.29	35	33.52	41.61	22			
Interest-bearing liabilities that reprice within 1 year	6.25	8.20	47	9.93	10.19	62	13.55	10.01	73	7.04	8.46	46			
Long-term debt that reprices within 1 year	0.80	0.47	80	1.20	0.96	73	0	1.34	25	6.68	1.58	89			
Net assets that reprice within 1 year	36.32	29.11	62	25.03	26.63	40	22.50	27.38	36	19.79	29.77	27			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	32.47	3.20	93	29.63	14.45	86	29.20	16.62	80	43.43	17.03	91			
Net short-term noncore funding dependence	16.07	-4.76	93	22.67	3.38	93	26.54	4.66	96	33.17	4.83	96			
Short-term investment / Short-term noncore funding	7.79	184.19	2	6.08	77.77	4	3.92	66.46	1	1.70	74.86	0			
Liquid assets - short-term noncore funding / Nonliquid assets	-7.26	28.18	6	-9.71	16.97	7	-8.23	16.04	10	-15.14	18.16	5			
Net loans and leases / Total deposits	123.43	79.43	94	114.69	90.31	88	104.51	90.08	86	134.81	90.14	94			
Net loans and leases / Core deposits	140.11	88.34	92	126.88	103.93	83	117.54	105	76	149.61	105.65	87			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.70	1.57	41	0.07	0.72	25	-1.51	-0.82	21	-1.01	-0.31	18			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	3.27	4.31	44	0.08	1.36	17	-4.22	-1.98	2	-2.34	-0.77	11			
Structured notes appreciation (depreciation) / Tier 1 capital	0.02			0			-0.05			-0.08					
Percent of Investment Securities															
Held-to-maturity securities	16.25	11.38	65	22.04	12.67	67	24.73	16.19	66	33.64	15.76	76			
Available-for-sale securities	83.75	87.23	35	77.96	85.40	34	75.27	81.88	33	66.36	84.24	23			
U.S. Treasury securities	0	4.72	16	0	6.15	11	0	6.99	14	0	6.96	12			
US agency securities (excluding mortgage-backed securities)	0	4.01	10	0	3.49	13	0	4.02	9	0	4.42	10			
Municipal securities	1.17	9.83	25	1.14	7.75	30	1.12	9.16	28	1.25	9.31	29			
Mortgage-backed securities	95.48	66.64	89	96.03	67.43	92	97.43	65.45	96	97.40	65.34	95			
Asset-backed securities	0	1.91	24	0	1.66	24	0	2.05	25	0	1.74	24			
Other debt securities	3.35	3.01	67	2.84	2.94	67	1.44	2.79	56	1.35	2.57	59			
Mutual funds and equity securities	0	0.35	13	0	0.40	13	0	0.42	11	0	0.51	10			
Debt securities 1 year or less	0.23	10.55	3	3.53	11.86	24	0.85	11.91	7	0.11	11.79	2			
Debt securities 1 to 5 years	0.74	17.03	6	72.20	17.94	96	72.04	19.18	95	77.72	18.80	98			
Debt securities over 5 years	99.03	69.86	98	24.27	66.02	11	27.11	64.73	12	22.17	64.73	8			
Pledged securities	8.72	35.67	17	32.23	30.57	55	67.19	33.30	91	70.53	34.58	91			
Structured notes, fair value	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42			
Percent Change from Prior Like Quarter															
Short-term investments	25.07	183.32	21	74.43	26.69	82	101.97	6.77	95	16.23	19.19	61			
Investment securities	-14.49	23.62	6	-4.65	11.75	16	1.89	9.42	43	8.51	8.45	58			
Core deposits	28.62	26.88	65	26.25	11.23	86	38.33	7.29	94	3.80	12.19	35			
Noncore funding	47.12	-12.18	95	32.09	6.59	84	-26.20	10.67	4	64.32	5.59	89			

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	6,738,318	5,814,674	5,077,878	3,658,300	
Commit: Secured commercial real estate loans	1,933,796	2,015,249	1,260,268	1,029,353	
Commit: Unsecured real estate loans	30,552	46,006	57,390	20,700	
Credit card lines (reported semiannually, June/Dec)	0	7	0	0	
Securities underwriting	0	0	0	0	
Standby letters of credit	92,991	81,695	62,538	49,567	
Commercial and similar letters of credit	1,550	100	5	5	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	240,440	200,327	94,528	95,258	
Credit derivatives - notional amount (holding company as beneficiary)	3,181	3,817	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade..	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade..	240,440	204,143	94,528	95,258	
Derivative Contracts					
Interest rate futures and forward contracts	13,289,390	8,216,400	6,747,630	7,618,362	
Written options contracts (interest rate)	10,793,054	4,103,187	2,250,245	3,840,338	
Purchased options contracts (interest rate)	72,000	316,000	662,269	757,300	
Interest rate swaps	3,818,284	2,237,021	1,690,780	2,030,182	
Futures and forward foreign exchange	0	0	0	0	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	7,794	
Purchased options contracts (commodity and other)	0	0	0	7,794	
Commodity and other swaps	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	21.71	22.01	55	24.99	23.52	62	27.40	24.05	67	21.63	24.03	53			
Standby letters of credit	0.30	0.71	29	0.35	0.84	31	0.34	0.92	29	0.29	0.96	22			
Commercial and similar letters of credit	0	0.02	54	0	0.02	41	0	0.02	34	0	0.03	29			
Securities lent	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39			
Credit derivatives - notional amount (holding company as guarantor)	0.77	0.35	79	0.86	0.42	79	0.51	0.52	79	0.56	0.30	83			
Credit derivatives - notional amount (holding company as beneficiary)	0.01	0.30	58	0.02	0.52	60	0	0.75	29	0	0.55	28			
Credit derivative contracts w/ purchased credit protection-investment grade..	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34			
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0.77	0.30	86	0.88	0.45	86	0.51	0.69	84	0.56	0.59	83			
Derivative contracts	90.12	48.62	86	63.93	68.47	74	61.25	65.81	78	84.33	75.35	81			
Interest rate contracts	90.12	34.36	89	63.93	47.31	79	61.25	43.84	81	84.24	53.66	85			
Interest rate futures and forward contracts	42.82	6.21	90	35.32	10.67	86	36.41	11.40	88	45.05	13.82	88			
Written options contracts (interest rate)	34.77	2.18	95	17.64	2.47	92	12.14	2.16	91	22.71	2.60	90			
Purchased options contracts (interest rate)	0.23	1.46	56	1.36	2.65	69	3.57	2.32	80	4.48	2.37	83			
Interest rate swaps	12.30	20.83	44	9.62	28.86	34	9.12	26.74	37	12	25.60	48			
Foreign exchange contracts	0	6.01	25	0	10.12	22	0	10.92	21	0	9.40	18			
Futures and forward foreign exchange contracts	0	3.47	25	0	5.23	23	0	5.22	23	0	4.53	19			
Written options contracts (foreign exchange)	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37			
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37			
Foreign exchange rate swaps	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37			
Equity, commodity, and other derivative contracts	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	65			
Commodity and other futures and forward contracts	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39			
Written options contracts (commodity and other)	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	69			
Purchased options contracts (commodity and other)	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	68			
Commodity and other swaps	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	32.10	42.82	47	37.82	45.53	54	39.32	44.93	59	34.03	46.60	44			

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	27,972,728	14,872,608	11,350,924	14,261,770	
Interest rate contracts	27,972,728	14,872,608	11,350,924	14,246,182	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	15,588	
Derivatives Position					
Futures and forwards	13,289,390	8,216,400	6,747,630	7,618,362	
Written options	10,793,054	4,103,187	2,250,245	3,848,132	
Exchange-traded	0	0	0	7,794	
Over-the-counter	10,793,054	4,103,187	2,250,245	3,840,338	
Purchased options	72,000	316,000	662,269	765,094	
Exchange-traded	0	0	0	7,794	
Over-the-counter	72,000	316,000	662,269	757,300	
Swaps	3,818,284	2,237,021	1,690,780	2,030,182	
Held for trading	14,096,490	9,043,600	3,329,000	2,977,500	
Interest rate contracts	14,096,490	9,043,600	3,329,000	2,977,500	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded	13,876,238	5,829,008	8,021,924	11,284,270	
Interest rate contracts	13,876,238	5,829,008	8,021,924	11,268,682	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	15,588	
Derivative contracts (excluding futures and FX 14 days or less)	4,519,367	9,255,833	9,263,999	10,581,401	
One year or less	1,117,475	6,235,643	6,219,656	7,016,610	
Over 1 year to 5 years	1,590,582	1,825,792	2,012,796	1,992,592	
Over 5 years	1,811,310	1,194,398	1,031,547	1,572,199	
Gross negative fair value (absolute value)	102,931	43,864	38,792	13,713	
Gross positive fair value	281,256	89,705	48,126	35,056	
Held for trading	15,911	29,022	19,983	8,940	
Non-traded	265,345	60,683	28,143	26,116	
Current credit exposure on risk-based capital derivative contracts	73,584	53,357	27,684	15,168	
Credit losses on derivative contracts	0	0	0	0	
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Notional Amount															
Interest rate contracts	100	94.10	77	100	93.44	80	100	92.91	80	99.89	92.20	65			
Foreign exchange contracts	0	3.49	25	0	3.20	22	0	3.39	21	0	3.53	18			
Equity, commodity, and other contracts	0	1.17	32	0	1.64	31	0	1.93	30	0.11	1.94	62			
Futures and forwards	47.51	14.05	87	55.25	13.49	88	59.45	12.78	92	53.42	13.23	90			
Written options	38.58	8.18	94	27.59	5.91	92	19.82	6.60	89	26.98	6.68	89			
Exchange-traded	0	0.14	40	0	0.15	42	0	0.23	39	0.05	0.27	79			
Over-the-counter	38.58	7.73	94	27.59	5.10	92	19.82	5.49	91	26.93	5.27	91			
Purchased options	0.26	3.42	45	2.12	4.42	58	5.83	4.19	68	5.36	4.73	65			
Exchange-traded	0	0.15	40	0	0.28	39	0	0.32	37	0.05	0.33	76			
Over-the-counter	0.26	2.86	50	2.12	3.35	61	5.83	3.20	72	5.31	3.32	71			
Swaps	13.65	68.76	12	15.04	69.75	10	14.90	70.34	10	14.24	68.94	14			
Held for trading	50.39	43.53	47	60.81	44.16	51	29.33	46.31	42	20.88	46.32	39			
Interest rate contracts	50.39	36.62	53	60.81	37.24	60	29.33	38.40	47	20.88	37.84	44			
Foreign exchange contracts	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26			
Equity, commodity, and other contracts	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35			
Non-traded	49.61	56.47	52	39.19	55.84	48	70.67	53.69	57	79.12	53.68	60			
Interest rate contracts	49.61	53.82	55	39.19	52.22	49	70.67	50.60	61	79.01	51.23	65			
Foreign exchange contracts	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31			
Equity, commodity, and other contracts	0	0.10	37	0	0.13	38	0	0.16	38	0.11	0.21	79			
Derivative contracts (excluding futures and forex 14 days or less)	16.16	91.48	3	62.23	93.86	9	81.61	94.47	16	74.19	95.63	15			
One year or less	3.99	32.05	17	41.93	32.17	65	54.79	32.51	75	49.20	31.96	73			
Over 1 year to 5 years	5.69	27.06	16	12.28	30.45	25	17.73	31.16	30	13.97	31.85	26			
Over 5 years	6.48	29.56	19	8.03	28.09	27	9.09	28.71	28	11.02	29.43	25			
Gross negative fair value (absolute value)	0.37	1.55	21	0.29	0.83	29	0.34	0.72	18	0.10	0.69	10			
Gross positive fair value	1.01	2.23	16	0.60	1.19	25	0.42	0.85	17	0.25	0.71	12			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.05	0.07	61	0.03	0.06	67	0.03	0.06	66	0.01	0.06	39			
Gross positive fair value (X)	0.12	0.09	75	0.05	0.07	68	0.03	0.06	70	0.02	0.06	63			
Held for trading (X)	0.01	0.07	43	0.02	0.06	51	0.01	0.05	57	0.01	0.05	48			
Non-traded (X)	0.12	0.02	96	0.04	0.01	88	0.02	0.01	84	0.02	0.01	86			
Current credit exposure (X)	0.03	0.06	40	0.03	0.05	56	0.02	0.04	63	0.01	0.04	55			
Credit losses on derivative contracts	0	0	43	0	0	45	0	0	47	0	0	48			
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46			
90+ days past due	0	0	47	0	0	48	0	0	48	0	0	47			
Other Ratios															
Current credit exposure / Risk-weighted assets	0.33	0.85	35	0.34	0.73	52	0.23	0.53	64	0.14	0.53	55			

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	107,000	128,430	140,000	142,000	
Gross losses	15,525	43,974	8,169	13,396	
Write-downs, transfers to loans held-for-sale	0	425	0	901	
Recoveries	6,265	4,943	4,552	5,605	
Net losses	9,260	39,031	3,617	7,791	
Provision for loan and lease losses	131,751	17,601	-7,953	5,791	
Adjustments	23,000	0	0	0	
Ending balance	252,491	107,000	128,430	140,000	
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	

Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Provision for loan and lease losses / Average assets															
0.49	0.51	52	0.09	0.15	36	-0.04	0.14	3	0.04	0.16	18				
0.63	0.82	38	0.11	0.24	34	-0.06	0.24	5	0.05	0.28	18				
1,422.80	487.86	89	45.09	130.58	7	-219.88	134.68	2	74.33	143.18	15				
Provision for loan and lease losses / Average loans and leases															
1.35	1.58	37	0.83	0.83	50	1.35	0.90	86	1.75	0.98	90				
0.98	1.55	15	0.59	0.81	30	0.96	0.89	61	1.14	0.96	69				
27.27	11.58	86	2.74	8.03	27	35.51	7.54	94	17.97	8.39	85				
54.56	299.17	3	21.95	218.72	3	51.07	214.03	7	69.86	178.03	14				
54.56	244.34	7	21.95	151.73	4	51.07	160.51	10	69.86	136.22	22				
Allowance for loan and lease losses / Total loans and leases not held for sale															
Allowance for loan and lease losses / Total loans and leases															
Allowance for loan and lease losses / Net loans and leases losses (X)															
Allowance for loan and lease losses / Nonaccrual assets															
All LL / 90+ days past due + nonaccrual loans and leases															
Gross loan and lease losses / Average loans and leases															
Recoveries / Average loans and leases															
Net losses / Average loans and leases															
Write-downs, transfers to loans held-for-sale / Average loans and leases															
Recoveries / Prior year-end losses															
Earnings coverage of net loan and lease losses (X)															
Net Loan and Lease Losses By Type															
Real estate loans															
Real estate loans secured by 1-4 family.....															
Revolving															
Closed-end.....															
Commercial real estate loans															
Construction and land development.....															
1-4 family.....															
Other.....															
Multifamily.....															
Nonfarm nonresidential															
Owner-occupied.....															
Other.....															
Real estate loans secured by farmland.....															
Commercial and industrial loans															
Loans to individuals															
Credit card loans															
Agricultural loans.....															
Loans to foreign governments and institutions															
Other loans and leases.....															

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019		12/31/2018		12/31/2017		12/31/2016					
30+ Days Past Due and Nonaccrual Assets													
30–89 days past due loans and leases	120,778			211,889			113,438		74,460				
90+ days past due loans and leases	0			0			0		0				
Nonaccrual loans and leases	462,810			487,454			251,466		200,400				
Total past due and nonaccrual loans and leases	583,588			699,343			364,904		274,860				
Restructured 30–89 days past due	1,980			3,388			3,538		2,722				
Restructured 90+ days past due	0			0			0		0				
Restructured nonaccrual	35,820			48,414			52,535		65,194				
Total restructured loans and leases	37,800			51,802			56,073		67,916				
30–89 days past due loans held for sale	2,571			4,142			8,194		21,003				
90+ days past due loans held for sale	0			0			0		0				
Nonaccrual loans held for sale	8,397			4,862			10,302		9,069				
Total past due and nonaccrual loans held for sale	10,968			9,004			18,496		30,072				
Restructured loans and leases in compliance	71,555			56,027			66,483		65,711				
Other real estate owned	8,242			9,840			7,173		8,236				
Other Assets													
30–89 days past due	0			0			0		0				
90+ days past due	0			0			0		0				
Nonaccrual	0			0			0		0				
Total other assets past due and nonaccrual	0			0			0		0				
Percent of Loans and Leases													
30–89 days past due loans and leases	0.47	0.39	68	1.17	0.43	90	0.85	0.44	88	0.61	0.47	74	
90+ days past due loans and leases	0	0.12	9	0	0.15	8	0	0.17	5	0	0.20	6	
Nonaccrual loans and leases	1.79	0.66	92	2.69	0.51	98	1.88	0.54	95	1.63	0.63	93	
90+ days past due and nonaccrual loans and leases	1.79	0.85	88	2.69	0.71	95	1.88	0.75	94	1.63	0.88	88	
30–89 days past due restructured	0.01	0.01	60	0.02	0.01	71	0.03	0.02	74	0.02	0.02	72	
90+ days past due restructured	0	0.01	29	0	0.01	29	0	0.01	26	0	0.01	25	
Nonaccrual restructured	0.14	0.13	62	0.27	0.14	79	0.39	0.16	88	0.53	0.20	93	
30–89 days past due loans held for sale	0.01	0	92	0.02	0	92	0.06	0	94	0.17	0	99	
90+ days past due loans held for sale	0	0	41	0	0	42	0	0	43	0	0	42	
Nonaccrual loans held for sale	0.03	0.01	87	0.03	0	92	0.08	0	95	0.07	0	95	
Percent of Loans and Leases and Other Assets													
30+ Days Past Due and Nonaccrual													
30–89 days past due assets	0.47	0.40	68	1.17	0.43	90	0.85	0.44	88	0.61	0.47	74	
90+ days past due assets	0	0.12	8	0	0.15	6	0	0.18	5	0	0.20	5	
Nonaccrual assets	1.79	0.67	92	2.69	0.53	98	1.88	0.57	95	1.63	0.64	93	
30+ days past due and nonaccrual assets	2.26	1.29	85	3.86	1.19	93	2.73	1.26	91	2.23	1.39	84	
Percent of Total Assets													
90+ days past due and nonaccrual assets	1.49	0.52	93	2.10	0.44	96	1.36	0.48	94	1.18	0.54	92	
90+ days past due and nonaccrual assets + other real estate owned	1.52	0.55	93	2.14	0.48	96	1.40	0.52	94	1.23	0.59	91	
Restructured and Nonaccrual Loans and Leases													
+ OREO as Percent of:													
Total assets	1.75	0.60	95	2.39	0.53	96	1.77	0.60	95	1.64	0.72	95	
Allowance for loan and lease losses	215.69	66.66	96	520.29	115.41	96	255.91	118.28	89	197.91	129.01	83	
Equity capital + allowance for loan and lease losses	22.20	4.97	96	29.38	4.28	97	19.35	4.79	95	18.01	5.78	96	
Tier 1 capital + allowance for loan and lease losses	21.59	6.05	96	30.47	5.65	96	20.12	6.16	94	17.52	7.35	95	
Loans and leases + other real estate owned	2.11	0.97	89	3.07	0.85	95	2.46	0.96	94	2.25	1.15	93	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
			BHC	Peer # 1	Pct	BHC	Peer #	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.72	0.39	84	1.59	0.38	96	1.10	0.42	91	0.74	0.44	84			
	90+ days past due		0	0.16	14	0	0.16	13	0	0.22	12	0	0.26	10			
	Nonaccrual.....		2.83	0.76	96	3.74	0.46	97	2.48	0.57	95	2.01	0.69	92			
Commercial and industrial	30–89 days past due		0.17	0.23	52	0.06	0.31	16	0	0.30	2	0	0.32	3			
	90+ days past due		0	0.03	16	0	0.05	14	0	0.05	11	0	0.05	11			
	Nonaccrual.....		1.58	0.75	86	0	0.83	3	0	0.76	3	0	0.93	3			
Individuals	30–89 days past due		0.50	0.83	33	0.50	0.83	33	0.36	0.84	26	1.83	0.97	86			
	90+ days past due		0	0.14	19	0	0.17	16	0	0.16	15	0	0.19	15			
	Nonaccrual.....		0.24	0.28	61	0.17	0.17	60	0.04	0.23	31	0.37	0.24	74			
Depository institution loans	30–89 days past due		0	0	46	0	0	47	0	0	47	0	0	46			
	90+ days past due		0	0	46	0	0	49	0	0	47	0	0.05	44			
	Nonaccrual.....		0	0	47	0	0	48	0	0	48	0	0	47			
Agricultural	30–89 days past due		0	0.17	28	0	0.24	26		0.17			0.17				
	90+ days past due		0	0	44	0	0	42		0			0				
	Nonaccrual.....		0	0.49	24	0	0.67	22		0.75			0.96				
Foreign governments	30–89 days past due			0			0.07			0.01			0				
	90+ days past due			0			0			0			0				
	Nonaccrual.....			0.09			0.03			0.06			0.06				
Other loans and leases	30–89 days past due		0	0.18	15	0.01	0.20	33	0.04	0.17	42	0	0.20	12			
	90+ days past due		0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25			
	Nonaccrual.....		0	0.15	19	0	0.13	15	0	0.14	36	0	0.10	18			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 1	Pct	BHC	Peer #	Pct									
		Memoranda														
1–4 family	30–89 days past due	0.74	0.65	70	2.04	0.67	90	1.39	0.71	86	0.92	0.74	67			
	90+ days past due	0	0.33	16	0	0.31	14	0	0.46	14	0	0.49	12			
	Nonaccrual	3.49	0.89	96	4.80	0.73	97	3.15	0.86	95	2.50	0.97	89			
Revolving	30–89 days past due	0.15	0.48	22	0.09	0.45	15	0.09	0.50	12	0.08	0.61	9			
	90+ days past due	0	0.03	30	0	0.05	24	0	0.05	25	0	0.07	22			
	Nonaccrual	0.17	1.13	18	0.13	1	18	0.11	1.17	13	0	1.17	6			
Closed-end	30–89 days past due	0.78	0.65	70	2.25	0.70	91	1.51	0.75	86	1	0.79	69			
	90+ days past due	0	0.38	17	0	0.35	16	0	0.53	16	0	0.57	13			
	Nonaccrual	3.72	0.87	96	5.30	0.70	97	3.45	0.84	95	2.71	0.96	91			
Junior lien	30–89 days past due	0.01	0.02	40	0.01	0.02	26	0.01	0.03	31	0.01	0.03	36			
	90+ days past due	0	0	32	0	0	29	0	0	24	0	0	22			
	Nonaccrual	0.03	0.04	48	0.03	0.04	50	0.03	0.06	46	0.08	0.07	64			
Commercial real estate	30–89 days past due	0.65	0.26	87	0.03	0.18	17	0.05	0.17	18	0	0.18	6			
	90+ days past due	0	0.02	23	0	0.03	19	0	0.03	20	0	0.04	16			
	Nonaccrual	0.20	0.62	20	0.04	0.23	15	0.02	0.28	12	0.02	0.34	13			
Construction and development	30–89 days past due	1.30	0.28	91	0.05	0.28	40	0.11	0.21	44	0	0.23	11			
	90+ days past due	0	0.01	35	0	0.02	33	0	0.02	31	0	0.03	26			
	Nonaccrual	0.23	0.41	59	0.07	0.20	47	0.04	0.19	40	0.05	0.24	31			
1–4 family	30–89 days past due	0	0.03	28	0.05	0.06	64	0.11	0.06	72	0	0.07	25			
	90+ days past due	0	0	42	0	0	41	0	0	43	0	0	40			
	Nonaccrual	0.22	0.03	91	0.07	0.02	85	0	0.02	28	0	0.03	28			
Other	30–89 days past due	1.30	0.22	91	0	0.20	15	0	0.13	14	0	0.13	14			
	90+ days past due	0	0	40	0	0.01	35	0	0.02	33	0	0.02	29			
	Nonaccrual	0.01	0.35	27	0	0.17	32	0.04	0.15	46	0.05	0.18	39			
Multifamily	30–89 days past due	0	0.09	22	0	0.08	19	0	0.10	18	0	0.07	21			
	90+ days past due	0	0	45	0	0	41	0	0.01	39	0	0.01	36			
	Nonaccrual	0	0.11	20	0	0.05	21	0	0.08	23	0	0.10	16			
Nonfarm non-residential	30–89 days past due	0.02	0.23	19	0	0.14	5	0	0.17	6	0	0.17	6			
	90+ days past due	0	0.02	26	0	0.03	22	0	0.03	21	0	0.04	20			
	Nonaccrual	0.18	0.80	14	0	0.28	5	0	0.30	5	0	0.38	5			
Owner Occupied	30–89 days past due	0.02	0.07	40	0	0.07	8	0	0.09	6	0	0.07	8			
	90+ days past due	0	0	33	0	0.01	26	0	0.01	25	0	0.02	23			
	Nonaccrual	0.18	0.27	38	0	0.16	7	0	0.17	6	0	0.21	7			
Other	30–89 days past due	0	0.14	11	0	0.07	9	0	0.07	8	0	0.09	11			
	90+ days past due	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25			
	Nonaccrual	0	0.44	5	0	0.10	9	0	0.13	7	0	0.14	8			
Farmland	30–89 days past due		0.11			0.23			0.25			0.27				
	90+ days past due		0			0.01			0.01			0.06				
	Nonaccrual		1.13			0.84			1.23			1.07				
Credit card	30–89 days past due		0.95			1.19			1.22			1.08				
	90+ days past due		0.63			0.78			0.73			0.75				
	Nonaccrual		0.05			0.11			0.09			0.08				

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,346,358	1,483,619	1,522,429	1,512,804											
Retained earnings	864,483	302,774	94,247	-93,072											
Accumulated other comprehensive income (AOCI)	47,330	1,374	-46,552	-21,013											
Common equity tier 1 minority interest	212	2	0	0											
Common equity tier 1 capital before adjustments/deductions	2,258,383	1,787,769	1,570,124	1,398,719											
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	180,869	200,444	229,985	78,472											
Accumulated other comprehensive income-related adjustments	47,330	1,374	-46,552	-21,013											
Other deductions from common equity tier 1 capital	0	0	0	0											
Subtotal:	2,030,184	1,585,951	1,386,691	1,341,260											
Adjustments and deductions for common equity tier 1 capital	0	105,814	121,403	125,104											
Common equity tier 1 capital	2,030,184	1,480,137	1,265,288	1,216,156											
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	240,000	240,108	240,109	240,110											
Non-qualifying capital instruments	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0											
Additional tier 1 capital before deductions	240,000	240,108	240,109	240,110											
Less: Additional tier 1 capital deductions	0	0	0	14,433											
Additional tier 1 capital	240,000	240,108	240,109	225,677											
Tier 1 Capital	2,270,184	1,720,245	1,505,397	1,441,833											
Tier 2 Capital															
Tier 2 capital instruments and related surplus	150,000	0	0	0											
Non-qualifying capital instruments	0	0	0	0											
Total capital minority interest not included in tier 1 capital	0	1	0	0											
Allowance for loan and lease losses in tier 2 capital	217,419	109,812	131,402	134,092											
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity		0	0	0											
Tier 2 capital before deductions	367,419	109,813	131,402	134,092											
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	82	82	82											
Tier 2 capital	367,419	109,731	131,320	134,010											
Exited advanced approach tier 2 capital															
Total capital	2,637,603	1,829,976	1,636,717	1,575,843											
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	29,625,121	23,030,007	18,509,398	17,169,018											
Less: Deductions from common equity tier 1 capital	180,869	306,258	351,387	218,009											
Less: Other deductions	0	0	0	0											
Total assets for leverage ratio	29,444,252	22,723,749	18,158,011	16,951,009											
Total risk-weighted assets	22,189,932	15,886,484	12,005,884	10,578,701											
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Common equity tier 1 capital, column A	9.15	12.35	3	9.32	12.11	7	10.54	12.09	27	11.50	12.16	44			
Common equity tier 1 capital, column B	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45			
Tier 1 capital, column A	10.23	13.08	4	10.83	12.78	18	12.54	12.85	54	13.63	12.95	66			
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45			
Total capital, column A	11.89	15.23	2	11.52	14.36	3	13.63	14.45	43	14.90	14.63	64			
Total capital, column B	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45			
Tier 1 leverage	7.71	9.13	10	7.57	9.76	6	8.29	9.71	10	8.51	9.53	22			
Supplementary leverage ratio, advanced approaches HCs		8.72			7.41			7.31			6.58				

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets			0			0			0			0					
Total property and casualty assets			0			0			0			0					
Reinsurance recoverables (P/C)			0			0			0			0					
Total life and health assets			0			0			0			0					
Reinsurance recoverables (L/H)			0			0			0			0					
Separate account assets (L/H)			0			0			0			0					
Total insurance underwriting equity			0			0			0			0					
Total property and casualty equity			0			0			0			0					
Total life and health equity			0			0			0			0					
Total insurance underwriting net income			0			0			0			0					
Total property and casualty			0			0			0			0					
Total life and health			0			0			0			0					
Claims and claims adjusted expense reserves (P/C)			0			0			0			0					
Unearned premiums (P/C)			0			0			0			0					
Policyholder benefit and contractholder funds (L/H)			0			0			0			0					
Separate account liabilities (L/H)			0			0			0			0					
Insurance activities revenue			103			199			211			5,190				-48.24	-97.66
Other insurance activities income			103			199			211			5,190				-48.24	-97.66
Insurance and reinsurance underwriting income			0			0			0			0					
Premiums			0			0			0			0					
Credit related insurance underwriting			0			0			0			0					
Other insurance underwriting			0			0			0			0					
Insurance benefits, losses, expenses			0			0			0			0					
Net assets of insurance underwriting subsidiaries			0			0			0			0					
Life insurance assets			357,582			348,587			340,084			330,363				2.58	101.14

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016				
	BHC	Peer # 1	Pct	BHC	Peer #	Pct											
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35					
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.67			51.47			56.12			52.23							
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.33			48.53			43.88			47.77							
Separate account assets (L/H) / Total life assets	11.24			7.26			8.53			2.52							
Insurance activities revenue / Adjusted operating income	0.01	0.41	29	0.02	0.47	34	0.02	0.47	38	0.61	0.55	73					
Premium income / Insurance activities revenue	0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36					
Credit related premium income / Total premium income	38.23			34.91			44.54			43.04							
Other premium income / Total premium income	61.77			65.09			55.46			56.96							
Insurance underwriting net income / Consolidated net income	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43					
Insurance net income (P/C) / Equity (P/C)	15.59			19.86			15.64			5.74							
Insurance net income (L/H) / Equity (L/H)	3.62			5.13			1.99			-2.99							
Insurance benefits, losses, expenses / Insurance premiums	447.82			233.61			160.49			127.33							
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.15			0.17			0.48							
Reinsurance recovery (L/H) / Total assets (L/H)	0			0.15			2.31			0							
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	42	0	0	42	0	0	41					
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	14.17	11.03	61	19.08	11.51	78	20.82	10.22	84	20.88	9.84	81					
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0							
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32					

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	2,712	3,051	3,505	6,256	
Real estate loans.....	0	0	0	3,128	
Commercial and industrial loans	2,712	3,051	3,505	3,128	
Loans to depository institutions and other banks acceptances	0	0	0	0	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans.....	0	0	0	0	
Other foreign loans.....	0	0	0	0	
Lease financing receivables.....	0	0	0	0	
Debt securities	0	0	0	0	
Interest-bearing bank balances	0	0	0	0	
Total selected foreign assets	2,712	3,051	3,505	6,256	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits.....	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.87	31	0	1.25	31	0	1.17	30	0	1.08	28			
Cost: Interest-bearing deposits.....		0.42			1.19			0.97			0.51				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		5.18			27.03			27.29			67.99				
Commercial and industrial loans		0.64			0.29			1.53			2.12				
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases.....	-11.11	-2.40	35	-12.95	22.48	22	-43.97	7.24	9	84.11	21.19	87			
Total selected assets.....	-11.11	2.04	30	-12.95	12.40	25	-43.97	3.24	9	84.11	21.86	85			
Deposits		3.46			10.36			5			-0.77				

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Retained credit exposure.....		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0			
Seller's interest carried as securities and loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and Industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0		
Total retained credit exposure and asset sale credit exposure	2.64	2.76	2.24	1.77		
Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0		
Home equity lines.....	0	0	0	0		
Credit card receivables.....	0	0	0	0		
Auto loans	0	0	0	0		
Commcial and industrial loans	0	0	0	0		
All other loans and leases.....	0	0	0	0		
Total 30–89 days past due securitized assets.....	0	0	0	0		
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0		
Home equity lines.....	0	0	0	0		
Credit card receivables.....	0	0	0	0		
Auto loans	0	0	0	0		
Commercial and industrial loans	0	0	0	0		
All other loans and leases.....	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0		
Total past due securitized assets.....	0	0	0	0		
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0		
Home equity lines.....	0	0	0	0		
Credit card receivables.....	0	0	0	0		
Auto loans	0	0	0	0		
Commercial and industrial loans	0	0	0	0		
All other loans and leases.....	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change
	1-Year	5-Year				
Operating Income						
Income from bank subsidiaries	84,266	104,250	1,086	0		-19.17
Dividends	82,000	100,000	0	0		-18.00
Interest	2,266	4,250	1,086	0		-46.68
Management and service fees	0	0	0	0		
Other income	0	0	0	0		
Income from nonbank subsidiaries	235	354	681	261		-33.62
Dividends	0	0	0	0		
Interest	235	354	681	261		-33.62
Management and service fees	0	0	0	0		
Other income	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0		
Dividends	0	0	0	0		
Interest	0	0	0	0		
Management and service fees	0	0	0	0		
Other income	0	0	0	0		
Total income from subsidiaries	84,501	104,604	1,767	261		-19.22
Securities gains (losses)	0	0	0	0		
Other operating income	0	0	0	0		
Total operating income	84,501	104,604	1,767	261		-19.22
Operating Expenses						
Personnel expenses	0	0	0	0		
Interest expense	17,299	16,353	16,353	16,372		5.78
Other expenses	22,026	18,061	18,090	17,578		21.95
Provision for loan and lease losses	0	0	0	0		
Total operating expenses	39,325	34,414	34,443	33,950		14.27
Income (loss) before taxes	45,176	70,190	-32,676	-33,689		-35.64
Applicable income taxes (credit)	-8,654	-6,252	-8,347	13,086		
Extraordinary items				0		
Income before undistributed income of subsidiaries	53,830	76,442	-24,329	-46,775		-29.58
Equity in undistributed income of subsidiaries	484,172	141,152	211,652	114,154		243.01
Bank subsidiaries	484,172	141,154	211,650	117,446		243.01
Nonbank subsidiaries	0	-2	2	-3,292		
Subsidiary holding companies	0	0	0	0		
Net income (loss)	538,002	217,594	187,323	67,379		147.25
Memoranda						
Bank net income	566,172	241,154	211,650	117,446		134.78
Nonbank net income	0	-2	2	-3,292		
Subsidiary holding companies' net income	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016		Percent Change	
		% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	% of Total Assets	12/31/2016	1-Year	5-Year
Assets													
Investment in bank subsidiaries		2,542,943	88.54	2,018,524	87.34	1,823,815	87.29	1,668,297				25.98	47.63
Common and preferred stock		2,542,943	88.54	2,018,524	87.34	1,823,815	87.29	1,668,297				25.98	47.63
Excess cost over fair value		0	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0			
Other receivables		0	0	0	0	0	0	0	0	0			
Investment in nonbank subsidiaries		7,604	0.26	12,726	0.55	12,692	0.61	7,435				-40.25	-52.44
Common and preferred stock		7,583	0.26	12,690	0.55	12,692	0.61	7,435				-40.24	-52.57
Excess cost over fair value		0	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0			
Other receivables		21	0	36	0	0	0	0	0	0		-41.67	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0			
Common and preferred stock		0	0	0	0	0	0	0	0	0			
Excess cost over fair value		0	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0			
Other receivables		0	0	0	0	0	0	0	0	0			
Assets Excluding Investment in Subsidiaries													
Net loans and leases		0	0	0	0	0	0	0	0	0			
Securities		0	0	0	0	0	0	0	0	0			
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution		304,499	10.60	254,076	10.99	200,719	9.61	196,483				19.85	728.19
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0			
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0			
Intangible assets		0	0	0	0	0	0	0	0	0			
Other assets		17,056	0.59	25,812	1.12	52,194	2.50	43,850				-33.92	-65.68
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0			
Total assets		2,872,102	100.00	2,311,138	100.00	2,089,420	100.00	1,916,065				24.27	57.38
Liabilities and Capital													
Deposits		0	0	0	0	0	0	0	0	0			
Securities sold (repos)		0	0	0	0	0	0	0	0	0			
Commercial paper		0	0	0	0	0	0	0	0	0			
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0			
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0			
Subordinated notes and debentures		393,857	13.71	248,396	10.75	247,355	11.84	246,315				58.56	
Other liabilities		30,162	1.05	27,415	1.19	24,525	1.17	23,596				10.02	-38.99
Balance due to subsidiaries and related institutions		247,435	8.62	247,435	10.71	247,435	11.84	247,435				0.00	0.00
Total liabilities		671,454	23.38	523,246	22.64	519,315	24.85	517,346				28.32	126.17
Equity Capital		2,200,648	76.62	1,787,892	77.36	1,570,105	75.15	1,398,719				23.09	44.02
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0		-100.00	
Common stock		527	0.02	566	0.02	577	0.03	573				-6.89	-6.73
Common surplus		1,345,937	46.86	1,483,206	64.18	1,521,852	72.84	1,512,231				-9.25	-9.45
Retained earnings		806,854	28.09	302,912	13.11	94,376	4.52	-93,072				166.37	
Accumulated other comprehensive income		47,330	1.65	1,374	0.06	-46,552	-2.23	-21,013				3344.69	2564.98
Other equity capital components		0	0	-166	-0.01	-148	-0.01	0					
Total liabilities and equity capital		2,872,102	100.00	2,311,138	100.00	2,089,420	100.00	1,916,065				24.27	57.38
Memoranda													
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries		247,435	8.62	247,435	10.71	247,435	11.84	247,435				0.00	0.00
Notes payable to subsidiaries that issued TPS		247,435	8.62	247,435	10.71	247,435	11.84	247,435				0.00	0.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0			

Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
	26.29	7.29	99	12.49	9.68	81	12.02	10.40	68	4.70	7.61	20			
Profitability	25.37	7.45	99	12.47	10.51	76	12.25	11.19	64	6.90	8.74	36			
Net income / Average equity capital	0	9.75	17	-0.02	7.89	14	0.02	7.10	22	-36	4.73	5			
Bank net income / Average equity investment in banks	7.01			8.55			8.78			6.82					
Nonbank net income / Average equity investment in nonbanks	105.24	88.16	62	110.83	82.22	87	112.99	82.56	94	174.31	80.64	97			
Subsidiary HCs net income / Average equity investment in sub HCs	0	3.59	14	5.93			0	3.78	24		7.76				
Bank net income / Parent net income	68.34			74			72.48			82.97					
Nonbank net income / Parent net income															
Subsidiary holding companies' net income / Parent net income															
Leverage	30.51	20.06	78	29.27	20.43	73	33.08	20.88	76	36.99	19.94	81			
Total liabilities / Equity capital	17.90	14.41	73	13.89	14.31	68	15.75	14.69	68	17.61	13.95	73			
Total debt / Equity capital	29.14	16.67	79	27.73	16.36	75	31.51	17.10	78	35.30	16.10	83			
Total debt + notes payable to subs that issued TPS / Equity capital	17.90	14.68	73	13.89	14.56	67	15.75	15.14	68	17.61	14.35	72			
Total debt + Loans guaranteed for affiliate / Equity capital	17.90	14.52	73	13.89	14.51	68	15.75	14.81	68	17.61	14.10	73			
Total debt / Equity capital – excess over fair value	17.90	13.56	73	13.89	13.04	68	15.75	13.37	71	17.61	12.69	74			
Long-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36			
Short-term debt / Equity capital	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40			
Current portion of long-term debt / Equity capital	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38			
Excess cost over fair value / Equity capital	10.60	34.67	28	20.09	28.44	44	37.69	28.63	63	13.69	26.93	37			
Long-term debt / Consolidated long-term debt															
Double Leverage	115.90	102.81	93	113.61	103.22	90	116.97	103.10	93	119.80	102.10	92			
Equity investment in subs / Equity capital	115.90	110.16	82	113.61	111.07	77	116.97	112.48	75	119.80	111.30	81			
Total investment in subs / Equity capital															
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback	0.65	0.47	62	1.12	0.36	82	1.42	0.35	89	4.11	0.52	94			
Equity investment in subs – equity cap / Net income (X)	0.66	1.82	25	1.17	1.22	54	1.42	1.22	72	4.11	2.64	73			
Equity investment in subs – equity cap / Net income-div (X)															
Coverage Analysis	187.92	136.59	80	259.34	177.68	80	34.38	162.34	5	-31.20	141.81	1			
Operating income-tax + noncash / Operating expenses + dividends	214.62	147.24	78	342.12	190.27	87	17.87	174.91	3	16.56	148.20	7			
Cash from ops + noncash items + op expense / Op expense + dividend	196.71	134.08	81	227	116.34	95	117.32	103.19	70	478.42	92.33	98			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	361.15	2,016.32	21	529.22	1,968.54	30	-99.82	2,898.75	4	-105.77	1,909.25	5			
Pretax operating income + interest expense / Interest expense	279.80	1,539.23	20	349.44	1,632.83	19	-18.91	1,369.37	3	-34.48	1,547.94	4			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	296.11	150.43	87	412.02	210.80	87	10.81	188.90	3	1.59	172.51	2			
Dividends + interest from subsidiaries / Interest expense + dividends	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30			
Fees + other income from subsidiaries / Salary + other expenses	35.64			57.11			33.93			24.63					
Net income / Current part of long-term debt + preferred dividends (X)															
Other Ratios	1.64	3.85	41	0.56	2.64	39	-2.61	2.61	14	-3.05	3.24	11			
Net assets that reprice within 1 year / Total assets															
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.10			0.04			0.24			0.10				
Nonaccrual		1.03			0.54			6.54			7.38				
Total		1.13			0.58			6.78			7.48				
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45			
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49			
Total	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	2.66	30	0.02	5.62	34	0.03	5.50	34	0.03	5.68	33			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35			

Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	20.88	81.10	9	11.82	57.84	7		57.26			68.72				
Dividends declared / Net income	2.09	42.29	10	4.15	33.08	12	0	27.33	5	0	31.29	5			
Net income – dividends / Average equity.....	25.74	4.14	99	11.97	6.46	92	12.02	7.33	90	4.70	5.03	46			
Percent of Dividends Paid															
Dividends from bank subsidiaries	729.67	132.17	96	1,106.81	178.13	97		157.73			130.71				
Dividends from nonbank subsidiaries	0	3.41	23	0	7.53	19		7.13			12.57				
Dividends from subsidiary holding companies.....	0	4.85	44	0	21.40	42		16.86			18.99				
Dividends from all subsidiaries	729.67	174.85	96	1,106.81	260.40	96		215.26			196.35				
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	14.48	60.28	13	41.47	66.55	24	0	60.71	4	0	59	4			
Interest income from bank subsidiaries.....	0.40	0.36	75	1.76	0.54	83	0.51	0.52	73	0	0.76	17			
Management and service fees from bank subsidiaries	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34			
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0.01	47			
Operating income from bank subsidiaries.....	14.88	62.88	12	43.23	69.36	26	0.51	63.43	6	0	62.82	3			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		56.39			82.95		0	51.40	17		102.35				
Interest income from nonbank subsidiaries.....		7.38			20.25		34,050	18.56	98		8.11				
Management and service fees from nonbank subsidiaries		0.86			1.92		0	2.96	38		0.85				
Other income from nonbank subsidiaries.....		0.16			1.06		0	0.15	48		0.81				
Operating income from nonbank subsidiaries		79.84			150.41		34,050	99.33	98		165.35				
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		43.51			61.23			48.56			59.89				
Interest income from subsidiary holding companies		8.40			6.54			3.95			2.71				
Management and service fees from subsidiary holding companies.....		0.44			0.36			0.43			0.56				
Other income from subsidiary holding companies.....		0.01			0.29			0.01			0				
Operating income from subsidiary holding companies.....		55.20			76.49			61.19			64.33				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	97.04	69.76	62	95.60	67.32	58	0	65.18	11	0	59.17	11			
Interest income from bank subsidiaries.....	2.68	0.63	86	4.06	0.80	89	61.46	0.92	97	0	0.94	17			
Management and service fees from bank subsidiaries	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35			
Other income from bank subsidiaries.....	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44			
Operating income from bank subsidiaries	99.72	82.20	72	99.66	78.80	75	61.46	74.20	24	0	69.23	5			
Dividends from nonbank subsidiaries	0	1.95	23	0	2.65	19	0	2.57	23	0	2.65	23			
Interest income from nonbank subsidiaries.....	0.28	0.73	80	0.34	1.19	77	38.54	2.32	94	100	2.79	98			
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40			
Other income from nonbank subsidiaries.....	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42			
Operating income from nonbank subsidiaries	0.28	4.70	52	0.34	7.29	42	38.54	7.64	88	100	9.99	96			
Dividends from subsidiary holding companies.....	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42			
Interest income from subsidiary holding companies	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45			
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49			
Other income from subsidiary holding companies.....	0	0	49	0	0	48	0	0	49	0	0	49			
Operating income from subsidiary holding companies.....	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40			
Loans and advances from subsidiaries / Short term debt.....		135.13			83.37			87.87			83.68				
Loans and advances from subsidiaries / Total debt	62.82	27.08	80	99.61	28.33	88	100.03	26.53	89	100.45	39.18	85			